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12-13-05

Christopher Donato
U.S. Attorney's Office
1 Courthouse Way, Suite 9200
Boston, Mass. 02210

RE: Civil Action No. 05-11818-RWZ

Dear Mr. Donato,

Thank You for your letter dated December 9, 2005 with a copy of what would appear to be a consolidated loan promissory note. As you know, Federal law requires that the loan lender must maintain the original promissory note and not just a consolidated note. If you have the original notes, please forward them to me as soon as possible. The original notes are in fact the terms and conditions of the binding contract as the consolidation is just a restructuring of the loan agreement for the purposes of payment scheduling. The court can use its discretion as it wishes and need not consider a consolidated note as a binding contract per se. However, that being said, I would still be willing to consider alternative settlement options. Enclosed please find a confidential settlement agreement which I believe is fair given

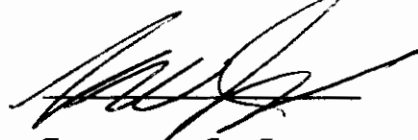
my current financial and economic situation. I arrived at this figure taking into account the following factors:

- 1) I am currently temporarily employed part-time with an uncertain monthly income and no disposable income.
- 2) I am currently unable to cover my monthly expense including rent and maintain a minimal standard of living.
- 3) This amount takes into account a minimal monthly payment of 10-15% of my estimated monthly income for a period of approximately 3-5 years.
- 4) This is the approximate value of a non-usable Dartmouth medical school education.
- 5) My financial situation is unlikely to change anytime in the near future.

If you are agreeable to the terms and conditions of the confidential settlement proposal I have enclosed, please sign and date the agreement and return it to me.

Sincerely,

Terrence J. Joyce



Terrence J. Joyce

30 Fort Meadow Dr.

Hudson, Ma. 01749

Dated: December 13, 2005

CERTIFICATE OF SERVICE

I, Terrence J. Joyce, hereby certify that a copy of the foregoing document has been served, pro se, via regular United States mail, postage prepaid on the 13 day of December, 2005 upon the following parties:

United States of America
1 Courthouse Way, Suite 9200
Boston, Mass. 02210